

Information

Important Information

We regularly review Confidas Insurance to ensure it continues to meet the needs of **our** clients. As a result of this, **we** have recently introduced some changes to **our** cover, which will apply to **your** policy from this renewal. This leaflet summarises these changes. Please read it in conjunction with **your** policy booklet and schedule.

Other changes:

The policy has been reworded in places, although the cover remains the same.

For any insurance product **you** hold with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
Terms, conditions & definitions Terms and Conditions of your policy	Under European law, you and we may choose which law will apply to this contract. English law will apply unless you and we agree otherwise.	Under European law, you and we may choose which law will apply to this contract. Unless both parties agree otherwise English law will apply, but this choice of law does not restrict your rights under mandatory provisions of the law of the country where you permanently live.

If **you** have **Home Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
General conditions	<p>7. Building works You must provide us with full details of any building work or heat processes, including the restoration, repair, redecoration, maintenance or other similar work where the value exceeds £25,000 or before the signing of any contract, which in any way, removes or limits your legal rights against a contractor or building firm.</p> <p>If you do not notify us and provide us with full details at least 21 days before the work is due to commence, any loss directly or indirectly caused by or relating to the work will be excluded.</p> <p>8. Cancellation If this cover does not meet your needs please call the number printed in your policy booklet within 14 days of receiving your documents. We will return any premium you have paid as long as no claims have been made during that time.</p> <p>You may cancel the policy after that time by calling us on the above number or sending us notice in writing. We will refund the proportion of any premium paid for the remaining period of insurance less an administration fee as shown in your schedule of insurance, providing that you have not made any claim during the current period of insurance.</p> <p>We have the right to cancel your policy at any time by giving you 14 days' notice in writing where there is a valid reason for doing so. We will send our cancellation letter to the latest address we have for you. Valid reasons may include but are not limited to:</p>	<p>7. Building works You must provide us with full details of any building work or heat processes, including the restoration, repair, redecoration, maintenance or other similar work where the value exceeds £75,000 or before the signing of any contract which in any way removes or limits your legal rights against a contractor or building firm.</p> <p>If you do not notify us and provide us with full details at least 21 days before the work is due to commence, any loss directly or indirectly caused by or relating to the work will be excluded.</p> <p>8. Cancellation If this cover does not meet your needs, please call the number printed in your policy booklet. If you cancel within 14 days of your policy starting or within 14 days of receiving your documents (whichever is the later), we will return any premium you have paid as long as no claims have been made during that time.</p> <p>You may cancel the policy after that time by calling us on the above number or sending us notice in writing. We will refund the proportion of any premium paid for the remaining period of insurance less an administration fee as shown in your schedule of insurance, providing that you have not made any claim during the current period of insurance.</p> <p>We have the right to cancel your policy at any time by giving you 14 days' notice in writing where there is a valid reason for doing so. We will send our cancellation letter to the latest address we have for you. Valid reasons may include but are not limited to:</p>

If **you** have **Home Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
	<ul style="list-style-type: none"> • where you are required, in accordance with the terms of this policy, to co-operate with us, or send us information or documentation and you fail to do so in a way that substantially affects our ability to process your claim, or deal with your policy; • where there are changes to your circumstances which mean you no longer meet our criteria for providing home insurance; • where you have used threatening or abusive behaviour or language or you have intimidated or bullied our staff or suppliers. 	<ul style="list-style-type: none"> • where you are required, in accordance with the terms of this policy, to co-operate with us, or send us information or documentation and you fail to do so in a way that substantially affects our ability to process your claim, or deal with your policy; • where there are changes to your circumstances which mean you no longer meet our criteria for providing home insurance; • where you have used threatening or abusive behaviour or language or you have intimidated or bullied our staff or suppliers.
	<p>If we cancel your policy we will return the premium paid less the amount for the period the policy has been in force.</p>	<p>If we cancel your policy we will return the premium paid less the amount for the period the policy has been in force.</p>
	<p>10. Changes You must tell us as soon as possible if there are any changes that may affect your policy, such as the following:</p> <ul style="list-style-type: none"> • if you change the address where you normally live; • if any building work is being done to your home (other than routine maintenance or decoration) in excess of £25,000; • if you or any family member is prosecuted for or convicted of any offence (excluding motoring offences); • if you let your home out to tenants or a lodger moves in; • if your home is used for business purposes or as a holiday home. 	<p>10. Changes You must tell us as soon as possible if there are any changes that may affect your policy, such as the following:</p> <ul style="list-style-type: none"> • if you change the address where you normally live; • if any building work is being done to your home (other than routine maintenance or decoration) in excess of £75,000; • if you or any family member is prosecuted for or convicted of any offence (excluding motoring offences); • if you let your home out to tenants or a lodger moves in; • if your home is used for business purposes or as a holiday home.
	<p>Note: the list above does not set out all changes you must tell us about. If you are not sure whether a change may affect your cover, contact us anyway.</p>	<p>Note: the list above does not set out all changes you must tell us about. If you are not sure whether a change may affect your cover, contact us anyway.</p>

If **you** have **Home Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
<p>Section A: Your buildings and contents</p>	<p>2. How we will settle your claim Your Buildings and Outbuildings The amount we will pay for each home buildings and the outbuildings at each location is shown in your schedule of insurance.</p> <p>We will pay the reconstruction cost of your buildings or outbuildings, up to the sum insured shown for that location on your schedule of insurance, for each occurrence.</p> <p>For a covered total loss we will pay the reconstruction cost up to the sum insured shown for that location on your schedule of insurance, for each occurrence.</p> <p>If your buildings and outbuildings are subject to a partial loss and you do not begin to replace, repair or rebuild the lost or damaged property within six months from the date of the occurrence, we will pay the reconstruction cost less depreciation.</p> <p>If your buildings and outbuildings are damaged and are not to be repaired or rebuilt, we will pay you either the resulting reduction in market value of the property resulting from the loss or damage; or the cost of repairing or rebuilding your buildings and outbuildings, whichever is the lowest. In neither case will the payment exceed the buildings sum insured shown on your schedule of insurance.</p> <p>If you cannot repair, replace or rebuild your buildings and outbuildings because your primary mortgagee or its assignees have recalled your mortgage, we will either pay up to the buildings sum insured shown on your schedule of insurance; or the cost of rebuilding your buildings and outbuildings, whichever is the lowest.</p>	<p>2. How we will settle your claim Your Buildings and Outbuildings The amount we will pay for each home building and the outbuilding at each location is shown in your schedule of insurance.</p> <p>If your buildings and outbuildings are subject to a partial loss and you do not begin to replace, repair or rebuild the lost or damaged property within six months from the date of the occurrence, we will pay the reconstruction cost less depreciation.</p> <p>If your buildings and outbuildings are damaged and are not to be repaired or rebuilt, we will pay you either the resulting reduction in market value of the property resulting from the loss or damage, or the cost of repairing or rebuilding your buildings and outbuildings, whichever is the lowest. In neither case will the payment exceed the buildings sum insured shown on your schedule of insurance.</p> <p>Your schedule of insurance indicates which of the following payment basis applies:</p> <p>Guaranteed rebuilding cost If the payment basis shown on your schedule of insurance is guaranteed rebuilding cost, we will pay the reconstruction cost of your buildings or outbuildings for each occurrence, even if this amount is greater than the sum insured shown on your schedule of insurance. However, you must agree with us to repair or rebuild your buildings or outbuildings at the same location and to the same specification. If not, the maximum amount we shall pay is the sum insured shown on your schedule of insurance for those buildings or outbuildings.</p> <p>If you cannot repair, replace or rebuild your buildings and outbuildings because your primary mortgagee or its assignees have recalled your mortgage, we will either pay up to the buildings sum insured shown on your schedule of insurance; or the cost of rebuilding your buildings and outbuildings, whichever is the lowest.</p>

If **you** have **Home Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
	<p>5. Policy excess You must pay any excess shown in your schedule of insurance, unless we have said otherwise. We will only deduct one excess per claim, unless we have endorsed your policy to say otherwise.</p>	<p>If you undertake any building work or heat processes at your home including restoration, repair, redecoration or maintenance or other similar work where the cost of this work exceeds £75,000, the payment basis will be automatically reduced to Rebuilding Cost, as explained below, unless you have our prior consent in writing.</p> <p>Rebuilding cost If Rebuilding cost is the payment basis shown on your schedule of insurance, we will pay the reconstruction cost of your buildings or outbuildings, up to the sum insured shown for that location on your schedule of insurance, for each occurrence.</p> <p>For a covered total loss to your buildings and outbuildings we will pay the reconstruction cost up to the sum insured shown for that location on your schedule of insurance, for each occurrence.</p> <p>5. Policy excess You must pay any excess shown in your schedule of insurance, unless we have said otherwise. This may include the specific excesses for:</p> <ul style="list-style-type: none">- subsidence, heave or landslip- escape of water <p>For full details of all your excesses please refer to your schedule of insurance.</p> <p>We will only deduct one excess per claim, which will be the higher of any excesses applicable, unless we have endorsed your policy to say otherwise.</p>
6. Additional benefits Construction materials	<p>Where buildings cover is provided on your schedule of insurance, we will cover up to £25,000 for works, materials and supplies owned by you within the grounds of your home for use in the construction, alteration or repair of your home. You must inform us before the work proceeds if the total cost of the building work exceeds £25,000. These payments apply only to a covered loss and they do not increase the amount of cover for your home.</p>	<p>6. Additional benefits Construction materials Where buildings cover is provided on your schedule of insurance, we will cover up to £75,000 for works, materials and supplies owned by you within the grounds of your home for use in the construction, alteration or repair of your home. You must inform us before the work proceeds if the total cost of the building work exceeds £75,000. These payments apply only to a covered loss and they do not increase the amount of cover for your home.</p>

If **you** have **Home Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
Section B: Valuables	<p>4. Policy excess How your excess applies: The excess shown on your schedule of insurance is the amount of a covered loss you will be required to pay for each occurrence.</p> <p>Any excess applicable to each category will be shown on your schedule of insurance.</p> <p>The excess shown on your schedule of insurance for specified valuables will only apply for claims where you have chosen cash settlement.</p>	<p>Detection of water system We will pay up to £500 for you to install a water leak detection system following a covered water damage loss settled by us exceeding £7,500 at the same home. The loss must have been caused by a leak or break in a plumbing, heating or air conditioning system at your home and any system installed must be approved by us.</p> <p>4. Policy excess How your excess applies: You must pay any excess shown in your schedule of insurance, unless we have said otherwise. This may include the specific excesses for:</p> <ul style="list-style-type: none">- subsidence, heave or landslip- escape of water <p>For full details of all your excesses please refer to your schedule of insurance</p> <p>We will only deduct one excess per claim, which will be the higher of any excesses applicable, unless we have endorsed your policy to say otherwise.</p> <p>The excess shown on your schedule of insurance for specified valuables will only apply for claims where you have chosen cash settlement.</p>
Section C: Liabilities 5. Exclusions to liability	<p>Domestic staff liability We do not cover any damages you are legally liable to pay to any domestic staff following any judgement or award given or made outside the courts of a member of the European Union.</p>	<p>Domestic staff liability We do not cover any damages you are legally liable to pay to any domestic staff following any judgement or award given or made outside the courts of the United Kingdom or a member of the European Union.</p>

If **you** have **Home Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
<p>Section E: Legal Expenses cover</p>	<p>Cover provided</p> <p>e) Employment</p> <p>A dispute with your current, former or prospective employer.</p> <p>But not</p> <p>Any claim arising from or relating to:</p> <p>a) defending your legal rights in claims against you, other than defending a counter-claim, or as provided for under 1f Domestic staff dispute;</p> <p>b) any disciplinary, investigatory or grievance procedures within the company you work for, and appeals against the outcomes of such procedures;</p> <p>c) settlement agreements unless there is a legal claim in the alternative; or</p> <p>d) redundancy consultations;</p> <p>i) Legal defence</p> <p>Your work as an employee which leads to:</p> <p>a) you being prosecuted in a criminal court within the territorial limits;</p> <p>b) civil action being taken against you for unlawful discrimination; or</p> <p>c) civil action being taken against you under Section 13 of the Data Protection Act 1998.</p>	<p>Cover provided</p> <p>e) Employment</p> <p>A dispute with your current, former or prospective employer in relation to your employment.</p> <p>But not</p> <p>Any claim arising from or relating to:</p> <p>a) defending your legal rights in claims against you, other than defending a counter-claim, or as provided for under 1f Domestic staff dispute;</p> <p>b) any disciplinary, investigatory or grievance procedures within the company you work for, and appeals against the outcomes of such procedures;</p> <p>c) settlement agreements unless there is a legal claim in the alternative; or</p> <p>d) redundancy consultations;</p> <p>i) Legal defence</p> <p>Your work as an employee which leads to:</p> <p>a) you being prosecuted in a criminal court within the territorial limits;</p> <p>b) civil action being taken against you for unlawful discrimination; or</p> <p>c) civil action being taken against you under Section 13 of the Data Protection Act 2018.</p>

www.confidas.co.uk

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